

**EXHIBIT 13**

June 19, 2003  
9 New Meadow Lane  
Topsfield, MA 01983-  
2000

Michael J. Kern  
Product Management Consultant  
New York Life  
Variable Products Service Center  
Madison Square Station  
P.O. Box 922  
New York, NY 10159

Dear Mr Kern:

I am in receipt of your letter dated June 13<sup>th</sup>, 2003 Re: Policy Number 63615359. In your letter you state that "Your policy prospectus contains a section entitled "Limits on Transfers" which states that....".

My policy prospectus dated May 1, 1999 doesn't have a section entitled Limits on Transfers. This is the prospectus which I was given at the time I bought this policy and the prospectus which I based my decision to buy this policy. Further, I was assured by you representative, Paul Redfearn, that the terms laid out in the prospectus wouldn't change during the life of the contract. My prospectus doesn't limit the number of exchanges in any way other than to state that I can be charged \$30 for any exchanges in excess of 12 exchanges per calendar year. I expect New York Life to act according to the terms and conditions of our mutual contract.

Sincerely,

Barry J Linton

cc: Paul Redfearn

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